

## ***WISCONSIN SUCCESS STORY*** ***2004***

The Following article appeared in the Burlington Standard Press in July 2003

### **With the help of a local agency, woman battles through toil and tears to build a true HOME**



**By: Joane Endermann**  
**STAFF WRITER**

**M**onths of back-breaking work and sacrifice have gone into every nail, beam and floor tile, but Brenda Gerth and her sons finally have a place they can call home.

The family has spent the past week settling into its new Town of Burlington house, which they built through a program that removes some of the financial obstacles from the path to the American dream.

**“I had always wanted a house – it’s something I really wanted to give the kids,” Gerth said. “This is so new and exciting.”**

**A single parent working full time just to pay the bills, Gerth knew it would be nearly impossible to save enough for a down payment on a home.**

**She had almost given up hope when she learned about a program offered by Southeastern Wisconsin Housing Corporation in Burlington, which brings families together in cooperative home building groups.**

**Last fall after finding out she met the program’s criteria, Gerth filled out the application, took a deep breath and with her sons, Justin, 16, Kevin 12 and Taylor, 11, began what would be some of the toughest, but most rewarding, months of their lives.**

**The program requires participants to spend a minimum of 30 hours per week building both their own homes and the homes of other group members.**

**Five days a week, including Saturdays and Sundays, Gerth would work all day at her job, stop home for a few minutes and then head to the construction site.**

**All four homes in the group had to be completed before any family could move in, and she helped build two in Elkhorn before work began on her house in January.**

**The boys pitched in when they could, helping to shingle the roof and put up dry wall and siding.**

**“A couple of months before it was done, I started to really get excited because it was finally looking like a house,” Kevin said, “I could see where my room was going to be.”**

**While a supervisor was on site to explain the work and make sure it was meeting code requirements, the hands-on part was up to Gerth and other members of the group, most of whom were single mothers.**

**“Some of the neighbors were watching as the house was going up and I think they were surprised to see a bunch of women working on it, but we learned what needed to be done and we did it,” Gerth said.**

**Balancing motherhood, her job and the construction workload became grueling at times, and Gerth was reduced to tears by exhaustion and frustration more than once.**

**There were late nights spent trying to catch up on bill paying and cleaning and days spent on scaffolding putting up siding in a freezing wind.**

**Toward the end of construction, Gerth was at the job site every day. “The stress got to me sometimes – I had no time for myself and it was hard to find time to just get the everyday things done,” she said. “But when I wanted to give up I focused on what I would be giving the kids.”**

**Gerth credits her sons for holding down the fort while she worked on the new house.**

**“Kevin learned to cook staples like spaghetti and tacos, while his brothers helped with other household chores.**

**The Gerths' home was completed last month, and their long awaited reward for the months of work and sacrifice came when they stepped across the threshold for the first time and knew it really belonged to them.**

**After sharing a room all their lives, Taylor and Kevin now have their own rooms, and after living in an apartment for years, the whole family loves having a spacious yard.**

**Gerth said she's looking forward to some of the simple joys of home ownership, such as being able to plant whatever flowers she chooses, and having pets.**

**The last few months have been a challenge, but Gerth didn't hesitate to say she'd do it again.**

**"It was tough sometimes, but I'm very happy with everything that's happened," she said. "If I can do this, anyone can."**

## **Agency helps families realize dreams of homeownership**

**By: Joanne Endermann  
STAFF WRITER**

**Southeastern Wisconsin Housing Corporation offers programs designed to help families and individuals buy homes without needing a down payment, according to deputy director, Sue Nielsen.**

**The agency, located at 308 Milwaukee Ave., puts together families in groups of four or more to build their homes, which are financed through loans from the U.S. Department of Agriculture Rural Development – Wisconsin office.**

**Nielsen said good credit is essential to qualify for a loan, and there are also income guidelines, which are based on the county in which the home is built, and the number of family members.**

**Homes can be built in Racine, Kenosha, Walworth and Rock counties, and participants must agree to spend a minimum of 30 hours per week working in their homes and the home of others in their group.**

**Nielsen said loan packages include the cost of everything from the lot and house, to paint, landscaping and driveway paving. Participants must pay some small out of pocket costs, including a mortgage report and one year's worth of homeowner's insurance prior to closing.**

**The lender determines the maximum loan amount and payments are based on income.**

**Nielsen said most groups spend an average of seven months building their homes, and efforts are made to assemble groups whose homes are in the same area.**

**While the program requires a major time commitment, Nielsen said it has become an increasingly attractive option for people whose finances have been negatively impacted by the poor economy, divorce or other circumstances.**

**For those who don't wish to build a house, the agency also has programs in which existing homes can be purchased.**

**If bad credit prevents someone from being eligible for a loan, Nielsen said the agency can provide financial counseling to help get them back on track.**

**"If they truly want a house, in the end they're going to get one," she said.**